

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Alma Malloy
 Debtor

Case No. 16-17927-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Aug 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2018.

db	+Alma Malloy, 725 Bennington Road, Folcroft, PA 19032-1714
aty	+IRIS KWON, Robertson Anschutz & Schneid PL, 6409 Congress Ave. Suite 100, Bankruptcy Dept, Boca Raton, FL 33487-2853
13825682	+REVERSE MORTGAGE SOLUTIONS, INC., ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE., SUITE 100, BOCA RATON, FL 33487-2853
14115057	REVERSE MORTGAGE SOLUTIONS, INC., c/o KEVIN W. LYNCH, 1240 N. Myrtlewood St., Philadelphia, PA 19121-4515
13822353	+RMS, 5010 Linbar dr, suite 100, Nashville, TN 37211-5064
13903997	+Reverse Mortgage Solutions, Inc., 14405 Walters Rd., Suite 200, Houston, TX 77014-1345

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Aug 17 2018 02:14:25 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2018 02:14:03 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 17 2018 02:14:24 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+E-mail/PDF: gecsed@recoverycorp.com Aug 17 2018 02:15:43 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
	TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*	+REVERSE MORTGAGE SOLUTIONS, INC., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
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TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON	on behalf of Creditor	Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com		
FREDERICK L. REIGLE	on behalf of Trustee	FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com		
GEORGETTE MILLER	on behalf of Debtor Alma Malloy	info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;	mlee@georgettemillerlaw.com;	gmecfmail@gmail.com;
cfink@georgettemillerlaw.com;	smithchr50524@notify.bestcase.com;	millergr50524@notify.bestcase.com
KEVIN M. BUTTERTY	on behalf of Creditor	REVERSE MORTGAGE SOLUTIONS, INC. bkyefile@rasflaw.com
KEVIN W. LYNCH	on behalf of Creditor	REVERSE MORTGAGE SOLUTIONS, INC. kwlynch@comcast.net
PETER J. ASHCROFT	on behalf of Creditor	Regional Acceptance Corporation
pashcroft@bernsteinlaw.com,	ckutch@ecf.courtdrive.com;	acarr@bernsteinlaw.com
POLLY A. LANGDON	on behalf of Trustee	FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com		
REBECCA ANN SOLARZ	on behalf of Creditor	Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com		
THOMAS I. PULEO	on behalf of Creditor	Toyota Motor Credit Corporation tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com		
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM MILLER*R	ecfemail@FredReigleCh13.com,	ECF_FRPA@Trusteel3.com

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)

In re: Alma Malloy aka Alma Gause Debtor, REVERSE MORTGAGE SOLUTIONS, INC., Movant, v. Alma Malloy aka Alma Gause and WILLIAM MILLER*R, Ch. 13 Trustee Respondents.	Bankruptcy 16-17927-jkf Chapter 13 Related to: Doc. No(s). 62, 63, 66, 72 Hearing Date: 5/30/2018 at 09:30 AM
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STIPULATION RESOLVING MOTION
FOR RELIEF FROM STAY

AND NOW, comes Movant, REVERSE MORTGAGE SOLUTIONS, INC., by and through its undersigned counsel, Robertson, Anschutz, Schneid, PL, and, Debtor, Alma Malloy (“Debtor”), by and through her undersigned counsel, Michelle Lee, Esq. and together file this Stipulation Resolving Motion for Relief from Stay (the “Stipulation”), stating as follows:

1. The automatic stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. Movant has an interest in Debtor’s property more fully described as that certain real property located at 725 Bennington Ave, Folcroft, PA 19032 (hereinafter the “Property”).
3. Secured Creditor filed a motion for relief from the automatic stay due to Secured Creditor’s post-petition advancement of funds for taxes and insurance on the Property.
4. The motion for relief was denied by the Court and the parties were ordered to come to a resolution.
5. Debtor agrees to amend the Chapter 13 Plan to reflect the total arrears owed Secured Creditor in the amount of \$13,692.31 to cure the lapse in pre-petition and post-petition property taxes and insurance paid by lender as of the date of this stipulation.
6. Both parties shall be responsible for her/its own legal fees and costs related to the Motions for Relief.
7. Debtor further agrees that she shall continue to make property tax payments as they become due unless she goes on a payment plan. Debtor has up to one year after the taxes are due to go on a payment plan with

the Township and must provide proof of the payment plan to Secured Creditor.

8. Debtor is to maintain insurance coverage on real property. Debtor shall provide proof of insurance prior to the expiration of the current policy.

9. Secured Creditor is to send written notice to Debtor and her attorney prior to paying future taxes and insurance while Debtor is in the bankruptcy.

10. If Debtor defaults in any further payments, Movant may send Debtor and counsel a written notice of default of this Stipulation. Movant may send the written notice by fax or e-mail, instead of or in addition to regular mail. If the default is not cured within fourteen (14) days of the date of the notice, counsel for Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay as to the Property without further hearing. If Debtor sends a payment that is returned for insufficient funds, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay as to the Property without further hearing. If the default is not cured by payment within fourteen (14) days of the date of mailing of the Notice of Default, Movant shall have the right to have an Order terminating the automatic stay entered.

11. In the event the instant bankruptcy case is converted to a case under Chapter 7 of the Bankruptcy Code, the Debtor shall cure the pre-petition and post-petition arrears within ten (10) days from the date of such conversion. Should Debtor fail to cure said arrears within the ten day period, such failure shall be deemed a default under the terms of this Stipulation and Movant may send Debtors and counsel a written notice of default. If the default is not cured within ten (10) days from the date of the notice, counsel for Movant may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the automatic stay as to the Property.

12. This Stipulation may only be modified by a revised Stipulation filed on the docket in the Bankruptcy. No oral modifications are permitted and any allegation that the Stipulation was modified orally will be disregarded as evidence. No written modifications are permitted, except for a revised Stipulation filed on the docket in the Bankruptcy.

Agreed to by:

By: /s/ Kevin Buttery
Kevin Buttery, Esq.
PA I.D.: 319438
6409 Congress Avenue, #100
Boca Raton, FL 33487
Tel: (561) 241-6901
Fax: (561) 241-1969
kbuttery@rascrane.com

Counsel for Movant

Dated: August 14, 2018

By: /s/ Michelle Lee
Michelle Lee, Esq.
PA I.D.: 202229
Law Offices of Georgette Miller
Esq. PC
335 Evesham Avenue
Lawnside, NJ 08045
(856) 323-1100
Email: mlee@georgettemillerlaw.com

Counsel for the Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)

In re: Alma Malloy aka Alma Gause Debtor, REVERSE MORTGAGE SOLUTIONS, INC., Movant, v. Alma Malloy aka Alma Gause and WILLIAM MILLER*R, Ch. 13 Trustee Respondents.	Bankruptcy 16-17927-jkf Chapter 13 Related to: Doc. No(s). 62 Hearing Date: 5/30/2018 at 09:30 AM
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ORDER OF COURT

AND NOW, this 16th day of August, 2018, upon consideration of the foregoing
Stipulation Resolving Motion for Relief from Stay, it is hereby ORDERED that the Stipulation is approved.
The Stipulation is between Reverse Mortgage Solutions Inc. and the Debtor.

BY THE COURT:



Judge Jean K. FitzSimon
U.S. Bankruptcy Court Judge